Content Brief Template

Writer: Jacqueline
Draft Due: 10/31/24
Article Details:

Topic/Title:	Handling Common Employee Concerns During Health Insurance Enrollment and How to Educate Employees on Their Options
Article Type:	SEO; 1000-1200 words
Thematic Category:	Business Health Insurance
Industry or Marketing Focus?	Marketing
Summary:	Write a summary of common employee concerns and how to deal with them. Handling common employee concerns during health insurance enrollment involves addressing questions and uncertainties employees may have about their options, costs, and coverage. Create a cheat sheet of sorts for HR and PeopleOPs leaders on how to explain the issues, etc. Some points to include: Clear Communication: Providing straightforward information about plans, benefits, and enrollment processes helps reduce confusion. Personalized Assistance: Offering one-on-one consultations or resources, such as FAQs and guides, can help employees understand

	their choices better. Education: Conducting workshops or webinars to explain health insurance terminology and the importance of different coverage options empowers employees to make informed decisions. Support for Special Cases: Recognizing unique circumstances (e.g., pre-existing conditions, family coverage) and offering tailored solutions can alleviate specific concerns. Feedback Mechanisms: Encouraging employees to voice their questions or concerns creates a supportive environment and allows employers to address issues proactively.
TL;DR	**Summarize the article into three bullet points, ensuring that we answer the question or statement posed in the title as succinctly and clearly as possible.**
Primary SEO Keywords: (Use 3-5 times each; include in headline, meta description and in H2s as possible)	**~~communicating with employees~~ MSV: 150, KD: 54** **~~employee health policy, MSV: 200, KD: 5~~**
Secondary SEO Keywords: (Utilize generously in body copy to paint full picture for Google)	**~~health insurance education: MSV: 60, KD: 5~~** **~~communicating employee benefits: MSV: 50, KD: 1~~**
External links to include: (Reliable and respectable references)	Writer to provide
Competitive Comparisons:	**https://www.plumhq.com/blog/educate-employees-health-insurance** **https://flimp.net/six-most-common-challenges-with-open-enrollment/** **https://mhanational.org/how-can-we-educate-our-employees-about-their-benefitshttps://mhanational.org/how-can-we-educate-our-employees-about-their-benefits**
Internal Links to use (at least 3-4)	~~https://thatch.ai/blog/what-is-a-health-insurance-premium~~ **~~https://thatch.ai/blog/special-enrollment-periods-and-qualifying-life-events~~** ~~https://thatch.ai/blog/healthcare-history-how-it-got-this-bad~~

CTA(s) if applicable	**Title: Writer to provide** **link: Thatch.ai/demo**
Meta Description tag (under 160 characters):	Communicating with employees about common concerns during insurance enrollment is a great way to boost benefit usage. Read on to learn more.
Thatch Standard Blog Disclaimer	*This article is for general educational purposes and is not legal or tax advice. The opinions shared here belong to the author and are not official statements from Thatch. For legal and tax questions, please consult with a qualified professional.*

Boilerplate Info for All Articles	
Copy and style highlights	• We use AP style guide • Use sentence case for headlines • For hyperlinks: always link on actions vs "link words", e.g. "read more about ICHRA" vs "read more here" • Avoid periods in ordered/unordered lists, except when there's more than one sentence in the bullet • Use full em dashes ("—" vs "-") with spaces around them (When you look at ICHRA — the new law that powers Thatch — you find a lot of similarities to QSEHRA.") • Always use the Oxford comma Additional copy resource
Who is our audience?	1. Companies that are first-time health insurers 2. Companies that already have health insurance but are facing 10-15%

	increases for renewals and need an alternative for group health care
Who are the readers we need to appeal to?	• HR Managers • Directors of HR • CFOs and Finance Leaders • Payroll Managers • COOs and Operations Leaders • Procurement Leaders
Ideal Target Companies	Those with 200+ employees, but also target SMBs and those new to the business landscape
Key points to emphasize	• Thatch democratizes the process of procuring health insurance for your company, offering a new, more seamless and cost-effective way to do so • Leverage data, relevant stats and comparisons when applicable
What is ICHRA? (Individual Coverage Health Reimbursement Arrangement) **Reference: ICHRA.com**	ICHRA allows businesses to offer employees a monthly allowance of tax-free money. It allows them to buy individual health coverage tailored to fit their unique needs, control costs, and address ACA compliance for applicable large employers.

Article Copy:

<H1>Handling Common Employee Concerns During Insurance Enrollment and How to Educate Employees about their Options</H1>

TL;DR

- **89% of employers prioritize controlling benefit costs, but underutilization is common**
- **Communicating with employees and offering personalized assistance improves benefit use**
- **79% of employees want benefits tailored to their needs, which boosts satisfaction and health**

Employers invest a lot of money in their employee benefits package in order to both attract and retain top talent while also providing their hardworking staff with the benefits they need.

According to MetLife's 22nd Annual U.S. Employee Benefit Trends Study 2024, the large majority of employers (89%) report that controlling their core benefits spending is an important objective to them. (MetLife). So, it's easy to see why employers may be frustrated when their employees underutilize their expensive benefits.

One way to ensure that your employees get the most out of your benefits suite is to ensure that they have a clear understanding of their options regarding their employee health policy. Let's take a closer look at some common employee concerns about benefits usage and how employers can assist their workforce in overcoming these concerns, particularly during an enrollment period.

<H2>Common employee concerns</H2>

It's safe to say that most of your employees desire healthcare coverage, but financial concerns may be holding them back. As a benefits administrator, you should expect to field a lot of questions surrounding uncertainties employees may have about their options, costs, and coverage. If your staff doesn't come to you with these questions, they need to know that doing so is an option.

Cost concerns (such as expensive health insurance premiums) are likely one of the main reasons your workers are holding off on enrolling in your health insurance policy. Unfortunately, 45% of employees cited that money concerns are the main cause of poor mental health experienced among workers.

<H2>How to educate employees on their options</H2>

To help ensure your employees aren't missing out on access to valuable employee benefits that can help them and their dependents live healthy lives, let's take a look at how you can educate employees on their health insurance options.

<H3>Communicate clearly</H3>

Clear communication is the foundation of a successful insurance enrollment period. When communicating employee benefits, you want to provide straightforward information about plans, benefits, and enrollment processes that help reduce confusion. Employees need straightforward, jargon-free explanations of the available health insurance plans, their benefits, and the enrollment procedures. The key is to provide this information in a way that's easy to understand and accessible to all. Consider breaking down complex insurance terminology and providing comparison charts that highlight key differences between plans.

Finding the right communication pathway is key here. Using multiple communication channels can help you reach a larger group of employees. While some employees may favor email updates, others prefer printed materials or notifications through a mobile app. Offering information in various formats ensures employees can access it in the way they prefer and absorb it at their own speed.

These are the communication channels that are popular amongst employees in 2024:

- Email: 50% of employees
- Online portal/website: 49% of employees
- Video resources/podcasts: 49% of employees
- Talking with someone in person: 49% of employees
- Social media: 46% of employees
- Discussion with their manager: 38% of employees

(MetLife).

<H3>Create education opportunities</H3>

Boosting utilization is a key way to enhance employee satisfaction with benefits, which currently ranks the lowest at 55% among all aspects of the employee experience. Two of the best ways to improve benefit utilization is to make sure your employees are aware of the benefits available to them and that they experience positive outcomes after enrollment.

This is where effective health insurance education can help. Nearly half of employers (46%) report that their employees can learn about benefits by talking to managers, but only 18% of employees believe their managers are ready for those discussions. This gap impacts awareness and usage.

Millennials and Gen Z often find benefits communications irrelevant and struggle to understand open enrollment details. Generational preferences vary: Baby Boomers like in-person talks, Gen X relies on online resources, Millennials prefer video and podcasts, and Gen Z leans toward social media. Tailoring benefits education to different groups is key, especially for bilingual employees who may need content in both Spanish and English (MetLife).

<H3>Give personalized assistance</H3>

Every employee's healthcare needs are different, and personalized assistance can make all the difference during enrollment. Offering one-on-one consultations with benefits specialists, virtually or in person, allows employees to receive tailored advice addressing their unique situations. This is especially helpful for employees with complex healthcare needs or family considerations. 79% of employees desire employee benefits tailored to specific life stages and personal circumstances, and 75% of employees want personalized decision-making support tailored to their mental, physical, and financial needs. Employers should focus on the groups that value personalization the most and those that are least satisfied with the current level of customization available. For example, Hispanic and Black employees (83%) often place more value on personalized benefits than Asian (79%) and White (78%) employees. Meanwhile, Baby Boomers show the least interest in having benefits recommendations tailored to their life stage and needs. (MetLife).

Providing resources such as FAQ documents, plan comparison guides, and decision-support tools can further enhance the employee's ability to make an informed choice. These tools can help employees evaluate their health needs and compare the various coverage options available to them, ensuring they select the plan that best fits their circumstances.

Speaking of personalized support, you need to go above and beyond to ensure that special cases receive the assistance they need. Certain employees may face unique challenges when selecting insurance, such as those with pre-existing conditions or those who need coverage for family members. Employers should provide additional support in these cases by offering tailored information and assistance. This might include explaining coverage for specific treatments or procedures, outlining dependent coverage options, or walking employees through adding or removing family members from their plans.

<H3>Provide feedback mechanisms</H3>

Some employees may feel uncomfortable asking for guidance during health insurance enrollment because they may feel they can't share their concerns about the process. Encourage employees to voice their questions or concerns to create a supportive environment and allow employers to address issues proactively.

<H2>The takeaway</H2>

Employers and employees have much to gain by working together to find health insurance solutions. Companies with a healthier workforce are much more likely to see annual revenue growth of 11% or more compared to those with less healthy employees. On the worker side of the equation — 63% of employees report that their current benefits package helps lower their overall stress. (MetLife). If you need help finding the right health insurance solutions for your workforce, sign up for a free demo with Thatch, and we can chat about how to get your and your employees on the path to success.

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Resources	Content Properties
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